

## **ABSTRACT**

The method and process of the invention calculates a budget that systematically pays off debts at an accelerated rate without a need to increase the cash flow volume or cause budget cuts while expanding the budget's disposable income. The method requires a budget's entire cash flow income to be paid to a cash flow leveraging mechanism prior to any expense or debt payments resulting in substantially greater profits than accelerated loan payment programs demonstrating savings on total interest costs. The invention is affordable, cost effective, detailed, accurate and provides a realistic and simple to follow budget plan.